

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:) CHAPTER 7 CASE
GHEEWALA, DIPAK C)
GHEEWALA, ANITA D) CASE NO. 05-54911 BB
)
) JUDGE BRUCE W. BLACK
Debtor(s))

TRUSTEE'S FINAL REPORT

To: THE HONORABLE
BANKRUPTCY JUDGE BRUCE W. BLACK

NOW COMES BRADLEY J. WALLER, Trustee herein, and respectfully submits to the Court and to the United States Trustee his Final Report in accordance with 11 U.S.C. §704(9).

1. A Petition under Chapter 7 of the US Bankruptcy Code was filed by the above named debtors on 10/14/05. BRADLEY J. WALLER was appointed as the Chapter 7 trustee on 10/14/05. The Trustee's bond in this case is included as part of the Trustee's blanket bond.
2. The Trustee certifies that he has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under orders of this Court, or are sought to be abandoned by the Trustee; there is no other property belonging to the estate; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee certifies that this estate is ready to be closed. The tasks performed by the Trustee are set forth on Exhibit A.
3. The disposition of estate property is set forth in Exhibit B. The scheduled value of property abandoned is \$397,049.95. The property abandoned, or sought to be abandoned, along with the reasons for such abandonment, is described in Exhibit B.
4. A summary of the Trustee's Final Report as of September 1, 2008 is as follows:

a.	RECEIPTS (See Exhibit C)	30,301.32
b.	DISBURSEMENTS (See Exhibit C)	20.50
c.	NET CASH available for distribution	30,280.82
d.	TRUSTEE/PROFESSIONAL COSTS	
1.	Trustee compensation requested (See Exhibit E)	3,780.13

2.	Trustee Expenses (See Exhibit E)	<u>226.97</u>
3.	Compensation requested by attorney or other professionals for trustee (See Exhibit F)	<u>0.00</u>

5. The Bar Date for filing unsecured claims expired on 08/03/06.

6. All claims filed in this case with the Clerk of the Bankruptcy Court have been reviewed by the Trustee (see Exhibit D). The actual dollar amount of claims allowed and/or requested for this estate is as follows:

a.	Allowed unpaid Secured Claims	<u>0.00</u>
b.	Chapter 7 Administrative and 28 U.S.C. §1930 Claims	<u>4,007.10</u>
c.	Allowed Chapter 11 Administrative Claims	<u>0.00</u>
d.	Allowed Priority Claims	<u>0.00</u>
e.	Allowed Unsecured Claims	<u>147,936.58</u>

7. Trustee proposes that unsecured creditors receive a distribution of 19.62% of allowed claims.

8. Total fees and expenses previously awarded to Trustee's counsel, accountant or other professional was \$0.00. Trustee's attorneys, accountants, or other professional's fees and expenses requested but not yet allowed is \$0.00. The total of Chapter 7 professional fees and expenses requested for final allowance is \$4,007.10 (A summary of the professional fees and expenses previously requested is attached hereto as Exhibit G).

9. A fee of \$750.00 was paid to Debtor's counsel for services rendered in connection with this case, and no basis appears to request an examination of those fees pursuant to 11 U.S.C. §329.

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct and requests the Court to provide for notice and a hearing pursuant to 11 U.S.C. §§330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement of expenses and make final allowance of the administrative claims and expenses stated in this Report and for such other relief as the Court shall deem proper.

RESPECTFULLY SUBMITTED:

Dated: September 1, 2008 By: /s/ Bradley J. Waller
BRADLEY J. WALLER, TRUSTEE
KLEIN, STODDARD, BUCK, WALLER
2045 ABERDEEN COURT
SYCAMORE, IL 60178

Dipak Gheewala
Anita Gheewala
05-54911

TASKS PERFORMED BY TRUSTEE

The Trustee reviewed the Debtor's Schedule of Assets and Liabilities and Statements of financial Affairs. The Trustee conducted an examination of the Debtor at the Section 341 meeting of creditors.

The Trustee determined that \$43,000 was preferentially transferred to a corporate entity prior to filing. The Trustee and counsel for the debtors and with court approval agreed to a \$30,000 settlement of the aforesaid preference issue.

The Trustee prepared semi-annual reports to the United States Trustee's Office.

The Trustee managed the estate's cash on hand. This included investing the estate's funds in interest bearing accounts and maintaining a report of cash receipts and disbursements.

The Trustee examined the Debtor's records in an effort to identify additional assets available to the estate for liquidation and to verify the disposition of assets.

The Trustee attended to tax issues concerning the estate as evidenced by the attached memo from the Trustee's Accountant.

The Trustee reviewed the claims filed in this case.

Form 1
Individual Estate Property Record and Report
Asset Cases

Page: 1

Case Number: 05-54911 BB
Case Name: GHEEWALA, DIPAK C
 GHEEWALA, ANITA D
Period Ending: 09/01/08

Trustee: (330500) BRADLEY J. WALLER
Filed (f) or Converted (c): 10/14/05 (f)
§341(a) Meeting Date: 03/09/06
Claims Bar Date: 08/03/06

1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a) abandon. DA=§554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1 RESIDENCE	281,000.00	0.00	DA	0.00	FA
2 BANK ACCOUNT	200.00	0.00	DA	0.00	FA
3 HOUSEHOLD GOODS	3,230.00	0.00	DA	0.00	FA
4 WEARING APPAREL	750.00	0.00	DA	0.00	FA
5 JEWELRY	920.00	0.00	DA	0.00	FA
6 IRA	54,885.31	0.00	DA	0.00	FA
7 ROTH IRA (1)	16,966.52	0.00	DA	0.00	FA
8 401K PLAN	10,181.50	0.00	DA	0.00	FA
9 ROTH IRA (2)	9,916.62	0.00	DA	0.00	FA
10 2005 CHRYSLER TOWN & COUNTRY	19,000.00	0.00	DA	0.00	FA
11 PREFERENCE PAYMENT (u)	0.00	30,000.00		30,000.00	FA
Int INTEREST (u)	Unknown	N/A		301.32	Unknown
12 Assets	Totals (Excluding unknown values)	\$397,049.95		\$30,000.00	\$30,301.32
					\$0.00

Major Activities Affecting Case Closing:

Form 1
Individual Estate Property Record and Report
Asset Cases

Page: 2

Case Number: 05-54911 BB
Case Name: GHEEWALA, DIPAK C
GHEEWALA, ANITA D
Period Ending: 09/01/08

Trustee: (330500) BRADLEY J. WALLER
Filed (f) or Converted (c): 10/14/05 (f)
§341(a) Meeting Date: 03/09/06
Claims Bar Date: 08/03/06

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property</u> <u>Abandoned</u> OA=§554(a) abandon. DA=§554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
--	---	--	--	--	--

Initial Projected Date Of Final Report (TFR): December 31, 2007

Current Projected Date Of Final Report (TFR): September 1, 2008 (Actual)

Form 2
Cash Receipts And Disbursements Record

Page: 1

Case Number: 05-54911 BB
Case Name: GHEEWALA, DIPAK C
 GHEEWALA, ANITA D
Taxpayer ID #: 13-7537710
Period Ending: 09/01/08

Trustee: BRADLEY J. WALLER (330500)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****45-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
08/09/06	{11}	Dipak Gheewala	payment per court order of 07/21/2006	1241-000	3,500.00		3,500.00
08/09/06	{11}	Dipak Gheewala	payment per court order of 07/21/2006	1241-000	500.00		4,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		5,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		6,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		7,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		8,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		9,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		10,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		11,000.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	500.00		11,500.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	1,000.00		12,500.00
08/09/06	{11}	Dipak Gheewala/TCF National Bank	payment per court order of 07/21/2006	1241-000	4,000.00		16,500.00
08/09/06	{11}	Dipak Gheewala/Chase Bank	payment per court order of 07/21/2006	1241-000	5,000.00		21,500.00
08/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	9.90		21,509.90
09/04/06	{11}	Dipak Gheewala	Payment # 1 of 8 per court order of 07/21/2006	1241-000	1,062.50		22,572.40
09/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	14.20		22,586.60
10/10/06	{11}	Dipak Gheewala	Per court order of 07/21/2006	1241-000	1,062.50		23,649.10
10/31/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	16.30		23,665.40
11/19/06	{11}	Dipak Gheewala	Per court order of 07/21/2006	1241-000	1,062.50		24,727.90
11/30/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	15.76		24,743.66
12/29/06	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.8000%	1270-000	15.72		24,759.38
01/05/07	{11}	Dipak Gheewala	Per court order of 07/21/2006	1241-000	301.00		25,060.38
01/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	16.64		25,077.02

Subtotals : **\$25,077.02** **\$0.00**

Form 2
Cash Receipts And Disbursements Record

Case Number: 05-54911 BB
Case Name: GHEEWALA, DIPAK C
 GHEEWALA, ANITA D
Taxpayer ID #: 13-7537710
Period Ending: 09/01/08

Trustee: BRADLEY J. WALLER (330500)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****45-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	12.49		25,089.51
03/01/07	1001	Klein, Stoddard, Buck, Waller, & Lewis LLC	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/31/2007 FOR CASE #05-54911	2300-000		20.50	25,069.01
03/22/07	{11}	Dipak Gheewala	Per court order of 07/21/2006	1241-000	250.00		25,319.01
03/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	13.41		25,332.42
04/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	13.97		25,346.39
05/16/07	{11}	First United-Cashier's Check	Payment in full per court order of 07/21/2006	1241-000	4,761.50		30,107.89
05/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	14.83		30,122.72
06/29/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	15.54		30,138.26
07/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	17.16		30,155.42
08/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	16.63		30,172.05
09/28/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	15.03		30,187.08
10/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6500%	1270-000	17.73		30,204.81
11/30/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	15.71		30,220.52
12/31/07	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.6000%	1270-000	15.39		30,235.91
01/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.3000%	1270-000	13.82		30,249.73
02/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2500%	1270-000	6.20		30,255.93
03/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	5.62		30,261.55
04/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1700%	1270-000	4.22		30,265.77
05/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.78		30,269.55
06/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.84		30,273.39
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.84		30,277.23
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	3.59		30,280.82

Subtotals : **\$5,224.30** **\$20.50**

Form 2
Cash Receipts And Disbursements Record

Page: 3

Case Number: 05-54911 BB
Case Name: GHEEWALA, DIPAK C
GHEEWALA, ANITA D
Taxpayer ID #: 13-7537710
Period Ending: 09/01/08

Trustee: BRADLEY J. WALLER (330500)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****45-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
			ACCOUNT TOTALS		30,301.32	20.50	\$30,280.82
			Less: Bank Transfers		0.00	0.00	
			Subtotal		30,301.32	20.50	
			Less: Payments to Debtors			0.00	
			NET Receipts / Disbursements		\$30,301.32	\$20.50	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-*****45-65	30,301.32	20.50	\$30,280.82
	\$30,301.32	\$20.50	\$30,280.82

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:) CHAPTER 7 CASE
GHEEWALA, DIPAK C)
GHEEWALA, ANITA D) CASE NO. 05-54911 BB
)
) JUDGE BRUCE W. BLACK
Debtor(s))

DISTRIBUTION REPORT

I, BRADLEY J. WALLER, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution:

SUMMARY OF DISTRIBUTION:

Secured Claims	\$ 0.00
Chapter 7 Administrative Expenses:	\$ 4,007.10
Chapter 11 Administrative Expenses:	\$ 0.00
Priority Claims (507(a)(2)-(a)(7)):	\$ 0.00
Secured Tax Liens:	\$ 0.00
Priority Tax Claims:	\$ 0.00
Other Priority Claims (507(a)(9)):	\$ 0.00
General Unsecured Claims:	\$ 26,273.72
 <u>TOTAL AMOUNT TO BE DISTRIBUTED:</u>	 \$ 30,280.82

DISTRIBUTION REPORTS**PAGE 2**

1. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
Secured Claims		\$0.00	0.00%
2. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a) & (B) and §507(a)(1) (Chapter 7 costs of administration including court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. 1930(6))		\$4,007.10	100.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
	BRADLEY J. WALLER	3,780.13	3,780.13
	BRADLEY J. WALLER	226.97	226.97
3. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a) & (b) and §507(a)(1) (Debtor-in-possession (DIP) administrative expenses)		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
4. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT

DISTRIBUTION REPORTS

PAGE 3

5. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
§507(a)(3) - Wages, salaries or commissions limited to \$4,300.00		\$0.00	0.00%
6. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(4) - Contributions to Employee Benefit Funds		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
7. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(5) - Farmers' and Fishermen's claims to the extent of \$4,300.00		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
8. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
507(a)(6) - Deposits by consumers to the extent of \$1,950.00		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT

DISTRIBUTION REPORTS**PAGE 4**

9. TYPE OF CLAIMS		AMOUNT OF CLAIMS	DIVIDEND%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
507(a)(7) - Alimony		\$0.00	0.00%
10. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§724(b) - Tax Liens		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
§507(a)(8) - Tax claims excluding fines and penalties		\$0.00	0.00%
11. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(9) - Capital Commitments to FDIC, et al.		\$0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
§726(a)(2) - General Claims (To be paid pro-rata after costs of administration and priority claims are		\$133,931.75	19.62%
13. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%

DISTRIBUTION REPORTS**PAGE 5**

paid in full)

CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
1	Discover Bank/Discover Financial Services	1,391.75	273.02
2	Discover Bank Discover Financial Services	5,214.89	1,023.02
3	MBNA America (Delaware) NA	9,464.32	1,856.64
4	Chase Bank USA, N.A.	215.86	42.35
5	LVNV Funding LLC., its successors and assigns, as	12,951.73	2,540.77
6	LVNV Funding LLC., its successors and assigns, as	16,469.22	3,230.81
7	American Express Centurion Bank	5,634.24	1,105.28
8	American Express Centurion Bank	5,339.82	1,047.53
9	Kamal Dutt	30,000.00	5,885.17
10	Citibank (South Dakota) N.A	5,648.87	1,108.15
11	Citibank (USA) NA	4,490.58	880.93
12	MBNA America Bank NA	37,110.47	7,280.05

14. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
Subordinated unsecured claims	\$0.00	0.00%

CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT

15. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%

DISTRIBUTION REPORTS**PAGE 6**

§726(a)(3) - Late unsecured claims	\$14,004.83	0.00%
------------------------------------	-------------	-------

CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
13	B-Line, LLC/Cingular Wireless LLC	980.63	0.00
14	Midland Credit Management Inc	13,024.20	0.00

16. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
---------------------------	--	-----------------------------------	----------------------------

CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
§726(a)(4) - Fines/penalties		\$0.00	0.00%

17. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
---------------------------	--	-----------------------------------	----------------------------

CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
§726(a)(5) - Interest		\$0.00	0.00%

18. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
---------------------------	--	-----------------------------------	----------------------------

CLAIM NUMBER	CREDITOR	ALLOWED AMOUNT	DIVIDEND AMOUNT
§726(a)(6) - Surplus to Debtor		\$0.00	0.00%

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

DISTRIBUTION REPORTS

PAGE 7

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED /WITHDRAWN (DESIGNATE)

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

Dated: _____

BRADLEY J. WALLER, Trustee

Dipak Gheewala
Anita Gheewala
05-54911

PROFESSIONAL FEES AND EXPENSES

	Previously Allowed	Pending Compensation Applications	Fees & Expenses Total
Attorney for Trustee	0.00	0.00	0.00
Accountant for Trustee	0.00	0.00	0.00
Realtor for Trustee	0.00	0.00	0.00
Attorney for Debtor Charles A. Johnson Charles A. Johnson, PC 684 W. Boughton Bolingbrook, IL 60440	750.00	0.00	750.00
Other Professionals Bradley J. Waller, Trustee Klein, Stoddard, Buck, Waller & Lewis 2045 Aberdeen Court Sycamore, IL 60178	0.00	4,007.10	4,007.10
TOTAL	\$ 750.00	\$ 4,007.10	\$ 4,757.10